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Accessing Health Care



Affordable quality health care needed

In response to the pervasive issue of increasing health care costs, Secretary Elaine L. Chao unveiled a Department of Labor report on September 13th showing how Association Health Plans (AHPs) would improve access to affordable quality health care for small businesses.

Story Continued

"Six of every ten Americans with health insurance are in families headed by someone working in a small business," said Secretary Chao.

That's why the Bush Administration has made affordable and accessible health insurance for small businesses a priority, and bipartisan legislation establishing AHPs is currently pending in Congress. This legislation would prove especially beneficial for the 9.1 million women-owned businesses in the United States that provide 27.6 million jobs, and contribute more than \$3.6 trillion to the economy.

A recent study by the Kaiser Family Foundation pointed to the dramatic decline in health care coverage among small businesses, which showed only 45% of small firms offering coverage. That study attributed the decreased instances of coverage among small businesses of four to nine employees to surging health premiums and the economy.

AHPs would allow small businesses to join together through an association to increase their purchasing power and access more affordable health care coverage. AHPs would achieve savings averaging from nine percent to 25 percent of the cost of small business health insurance premiums.

In addition to bargaining power, AHPs would offer administrative efficiencies, flexible benefit design, and advantages of risk pooling through their associations or business organizations that currently are available only to large employers and union-sponsored plans.

The report, <u>Association Health Plans: Improving Access to Affordable Quality Health Care for Small Businesses</u>, is available on the Internet or by calling 1-866-275-7922.

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Reforms to accessible quality health care, including AHPs, continue to be an issue discussed by women business owners at events like the Women Entrepreneurship in the 21st Century Conference and similar conferences, co-sponsored by the Department of Labor and the Small Business Administration.

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